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March 6, 2015

To: House Committee on Higher Education, Innovation, and Workforce Development  
From: Alyssa Chiampi, Oregon Student Association  
RE: House Bill 2662, Pay It Forward Pilot Program

Chair Read, and Members of the committee,

My name is Alyssa Chiampi and I am a second year student at Western Oregon University, and I am here with the Oregon Student Association to tell you why I think it is crucial that HB 2662 is passed this session.

I am a low income, first generation college student. I grew up just outside of Medford and chose Western Oregon University because it was the more affordable option when selecting a state school. When I decided to attend a higher educational institution, I really had to swallow the thought of never having my American Dream. Growing up in a low-income household I was taught that higher education was the answer to helping me move up the economic ladder, but due to the burden of student loan debt I know that my reality might be that I stay stagnant. The thought of owning my own home, purchasing a newer car, or pursuing other rites of passage will never be a reality when I will already be graduating with at least \$25,000 and have to scramble after graduation to find a decent job to start paying back on my loans. I worry about being able to find a job quickly after graduation that will support paying back my loans without having to defer. The world runs off credit and if I am unable to pay back my loans I know this will impact my upward mobility.

HB 2662 could change all of that; HB 2662 could give me and other students the opportunity to be able to finance college in a way that leaves us with our heads above water. This pilot program is a solution to student's dilemma of crushing debt loans, and inability to participate in our economy after graduation. I would be able to attend college without questioning if my education was worth it. Education is a right, and HB 2662 gives us a better opportunity at being able to create our American Dream by attending a higher educational institution without worry if we are worth spending the rest of our lives paying off our education. We are worth it, and education should not be a debt sentence.

This is why I support HB 2662, and encourage you all to support it.

Please remember my story when voting on this bill. Thank you, Chair Read and committee members, for letting me speak with you today.

Sincerely, Alyssa Chiampi